

<b>Information to identify the case:</b>					
Debtor 1	<u>Howard J. Beale</u>			Social Security number or ITIN	xxx-xx-4347
	First Name	Middle Name	Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: <b>17-11326-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard J. Beale

6/13/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Howard J. Beale  
Debtor

Case No. 17-11326-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 14, 2023

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2023:**

Recip ID	Recipient Name and Address
db	+ Howard J. Beale, 882 Hull Road, Waterford, PA 16441-9021
14776194	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14776341	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

**TOTAL: 3**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2023 09:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 14 2023 13:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2023 09:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jun 14 2023 13:30:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2023 09:41:26	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14759827	EDI: PHINAMERI.COM	Jun 14 2023 13:30:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14746523	+ EDI: PHINAMERI.COM	Jun 14 2023 13:30:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
14746524	+ Email/Text: bncnotifications@pheaa.org	Jun 14 2023 09:36:00	Cornerstone/AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14746521	+ EDI: IRS.COM	Jun 14 2023 13:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14746525	^ MEBN	Jun 14 2023 09:34:20	KML Law Group, PC, Attorney Rebecca A. Solarz, Esq., 701 Market St - Suite 5000, Philadelphia, PA 19106-1541
14747342	+ EDI: RECOVERYCORP.COM	Jun 14 2023 13:30:00	PRA Receivables Management, LLC, PO Box

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14746522	+ EDI: PENNDEPTREV	Jun 14 2023 13:30:00	41021, Norfolk, VA 23541-1021
14746522	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2023 09:37:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14780485	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2023 09:51:41	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746526	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2023 09:37:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14776194	Email/Text: BNCnotices@dcmservices.com	Jun 14 2023 09:36:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14776341	Email/Text: BNCnotices@dcmservices.com	Jun 14 2023 09:36:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791272	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14779193	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 bnicholas@kmillawgroup.com

Jeffrey G. Herman

on behalf of Debtor Howard J. Beale JeffreyHerman@Live.com  
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com

Jeffrey G. Herman

on behalf of Plaintiff Howard J. Beale JeffreyHerman@Live.com  
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

William E. Craig

on behalf of Defendant GM Financial ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7